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STRUSS, K. *L'immigration japonaise aux Etats-Unis.* (Paris: Pedone. 1912. 1.25 fr.)

WORMS, R. *La sexualité dans le naissances françaises.* Bibliothèque Sociologique Internationale, XLIX. (Paris: Giard et Brière. 1912. 4.50 fr.)

——— *Infant mortality and milk stations. Special report of the New York Milk Committee.* (New York. 1912. \$1.)

——— *Problems in eugenics. Papers communicated to the first international eugenics congress held at the University of London, July 24th to 30th, 1912.* (London: The Eugenics Education Society. 1912. Pp. xix, 496. 8s. 6d.)

To be reviewed.

——— *Table de mortalité des Japonais.* (Tokio: Imperial Bureau of General Statistics. 1912.)

——— *Ueber den Einfluss von Beruf und Lebensstellung auf die Todesursachen in Halle a. S. 1901-1909.* (Halle a. S.: Gebauer-Schwetschke. 1912. Pp. v, 163. 1.50 m.)

Social Problems and Reforms

Old Age Dependency in the United States. A Complete Survey of the Pension Movement. By LEE WELLING SQUIER. (New York: The Macmillan Company. 1912. Pp. xii, 360. \$1.50.)

This is the first book to appear upon its theme. In part valuable, it is yet seriously disappointing in some important respects. A word first as to its value. The author, desiring to learn what efforts at systematic provision for old age have been made in the United States, wrote nearly two thousand letters to "corporations, employers, states, cities," etc., and thereby secured very interesting material for chapters dealing specifically with the efforts of industrial establishments and of transportation companies. Much of what he offers here is not elsewhere readily accessible. The chapters on teachers' retirement funds and on municipal provisions also contain new matter upon divers schemes, conveniently brought under one view. The chapters on labor organizations, fraternal societies, and government pensions have a secondary origin.

So much, dealing with Efforts at Relief, is really the middle part of the book. A previous part is on the Causes of Old Age Dependency, found to be two, misfortune and low wages. The former cause turns out to be chiefly accidents, illness and unemployment, three causes of destitution so tangible that they can really to an important extent be dealt with directly, as foreign

experience now so abundantly shows and as our own is just beginning to show. Until these have been dealt with according to their own character, it seems a little *gauche* to urge, in respect of them, a treatment for old age. Immigration is mentioned, with no clear sense of its operation, in connection with unemployment. Yet it is excluded from the discussion of "low wages," the second cause of old-age dependency, despite the fact that those of our workmen who, almost as a class, receive low wages are our immigrants. In general this part of the book is hardly the author's reasoning as to the causes of old-age dependency. His case frequently rests on the very disputable opinions and authority, cited en bloc, of other persons. Minor objections to this part are an inaccurate reading (p. 25) of Warner's *American Charities*, and the citation (p. 28) for "a typical savings bank in Massachusetts" of figures now *forty years old* to show that "the average deposit of wage-earners" is "less than seventy-five dollars"!

The final section of the book may go far to obscure rather than to illuminate the problem of the treatment of old age. So far as they go, the chapters here on individual thrift and on pensions by purchase (insurance companies' annuities, deductions from wages, state annuities), cannot, as descriptions at least, be complained of. Yet they do not go far enough. Too soon we read "From an impartial, thorough-going study of the problem in all its phases, the conclusion is inevitable that the country must provide a system of service pensions for its old and worn-out citizens. . . . The sentiment of the whole wide world in dealing with this problem is that 'service pensions' are the only possible prevention" (pp. 318, 319). Parenthetically it may be contended that outright pensions may signify but they do not "prevent" dependency; though this last part of the book, styled Plans for Prevention, is contrasted with the previous part, Efforts at Relief. The "wide world" of established service pensions is England, New Zealand, and Australia; the reviewer would add Denmark, correctly described by the author (p. 300), but presently classified with the countries of contributory systems (p. 326).

The doubt as to the "thoroughgoing study of the problem in all its phases" rests on the author's neglect of the contributory systems, especially the two great compulsory systems. To France, whose law has so recently gone into effect that its working could not be studied, three pages are given. Germany, for which twenty

years' experience could be studied, receives "great praise for early leadership" (p. 300), and two pages. Yet even the two pages are not the author's digest of thorough study; they are "a summary . . . received through the courtesy" of the consul-general of Hamburg, "under date of August 28, 1911" and "given in full." Thus Goethe's birthday is celebrated, but the consul's summary is at least gravely in error when it holds that insurance is not compulsory for persons earning over \$476. "Un-American, unnecessary and well-nigh foolish" (p. 330) would be an insurance system, chiefly because of the "withdrawal of this immense sum from the capital of the country, needed in its industrial development and welfare" (p. 330), a withdrawal quite as disastrous, no doubt, as that of the four billion dollars and more locked away (presumably) at this moment by our savings banks. German experience, if not economic logic, might have steered the author past this rock. His bibliography includes no foreign titles; yet, within the last three years, at least three good descriptions of the German scheme have appeared conveniently in English.

It is a pity that a book whose general spirit is so admirable should fail grievously through biased preparation and loose economic thinking.

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The Record of a City. A Social Survey of Lowell, Massachusetts.

By GEORGE F. KENNGOTT. (New York: The Macmillan Company. 1912. Pp. xiv, 256. \$3.00.)

In this volume is given both a history of the city and a record of its present condition and activities. A study is made of the nationality and vital statistics of the population as constituted in 1900. Then follow chapters devoted to the housing of the working population and the health and standard of living of the people. An immense amount of work has been done upon these chapters. It is doubtful whether the crude death-rate gives an accurate picture of the healthfulness of the different nationalities and whether the question of a standard of living can be adequately discussed from less than three hundred family budgets collected for a week. There are chapters upon the industrial condition, the social institutions, and the recreations of the people. The work